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January 24, 2014

Clerk

United States District Court for the District of New Jersey
Martin Luther King, Jr. Federal Building and US Courthouse
50 Walnut Street
Newark, NJ 07102

RECEIVED

JAN 28 2014

Re: McDonough v. Horizon Blue Cross Blue Shield of NJ
Civil Action Number 09-00571(SRC)(PS)

AT 8:30 ^{AM}
WILLIAM T. WALSH, CLERK

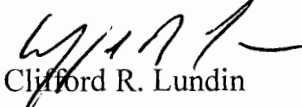
Gentlemen,

I am in receipt of a Notice of Proposed Settlement dated January 17, 2014 in the above matter. I am a Class Member and I would object to the proposed settlement. The settlement makes no provision for compensation to any of the members of the class. It merely provides promises that the defendant will initiate business reforms. My family and I have been members of the Horizon system for over 12 years. I have observed a persistent and repeated pattern of improper processing of claims as "out-of-network." I have had to expend an inordinate amount of time to ensure all claims were properly processed. As such, the "promise" of "business reform" is insufficient.

In addition, I would also object to the proposed award of attorney's fees to class counsel. The amount of the proposed fee is far too high when one considers counsel's failure to obtain any damages for the class members. The only true beneficiary of this litigation appears to be class counsel.

I thank you for your consideration of my objections. At this point, I do not intend to appear at the scheduled hearing on April 1, 2014.

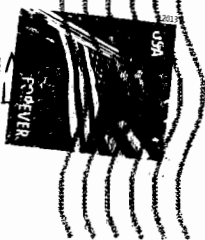
Very truly yours,


Clifford R. Lundin

Cc: Bruce Nagel, esquire
Brian Greenberg, Esquire
Philip R. Sellinger, Esquire

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378 Maxim Drive
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RECEIVED
JAN 27 2014
8:30
WILIAM T. WALSH, CLERK

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